

STATE MAY CURB INSURANCE TRUST BY FIXING RATES

Counsel to Legislative Investigators Plans to Control the Fire Companies.

PROBERS KEEP AT WORK.

Force Manager of New York Exchange to Admit That Trust Is Absolute.

Former Judge M. Linn Bruce, counsel to the Legislative Investigating Committee that is probing the fire insurance companies, believes the State should have supervision over the fire insurance trust and have power to fix insurance rates just as the Public Service Commission fixes railway, gas, electric and telephone rates.

The committee to-day delved further into the methods by which the fire insurance trust maintains its monopoly in this city. Judge Bruce drew from Willis O. Robb, manager of the New York Fire Insurance Exchange, the admission that the trust monopoly is absolute.

Mr. Robb declared that there would never again be competition in fire insurance rates and that monopoly was necessary.

Although the monopoly became absolute in this city rates have been increasing. Mr. Robb admitted that because of the increased efficiency of our fire department and the development in fireproof construction the ratio of fire loss was gradually decreasing.

Mr. Robb testified that 40 per cent. of the premiums collected were used to pay expenses.

"The evidence so far presented," said Judge Bruce, "seems to indicate that the Exchange absolutely controls the fire insurance in this city. Is that so?"

"No," said the witness. "A man can get insurance from a company not admitted to do business in this state."

"That is, he can displace the law and get insurance?" commented Judge Bruce.

"What percentage of insurance is written by other than members of the Exchange?" he asked.

"I don't know," replied Robb.

Q. About how much? A. I don't know at all.

Q. Do you think it is ninety per cent. A. Possibly.

Q. Is any licensed broker permitted to do business for companies not licensed to do business in this State? A. Yes.

It is stated that in order to write for such companies the broker must get an affidavit from the assured that he cannot get insurance from a member of the exchange.

Asks About Monopoly.

Q. It has been alleged that the exchange is a combination which absolutely controls and fixes the rates. Is that true? A. The instant rates are too profitable there will be a break in the exchange unless the rates are amended.

Q. Let's get down to the facts. Is it not true that fire insurance is absolutely controlled by the exchange? A. That is substantially true. There will never again be a revival of competitive rates. Rates will be fixed uniformly in some way.

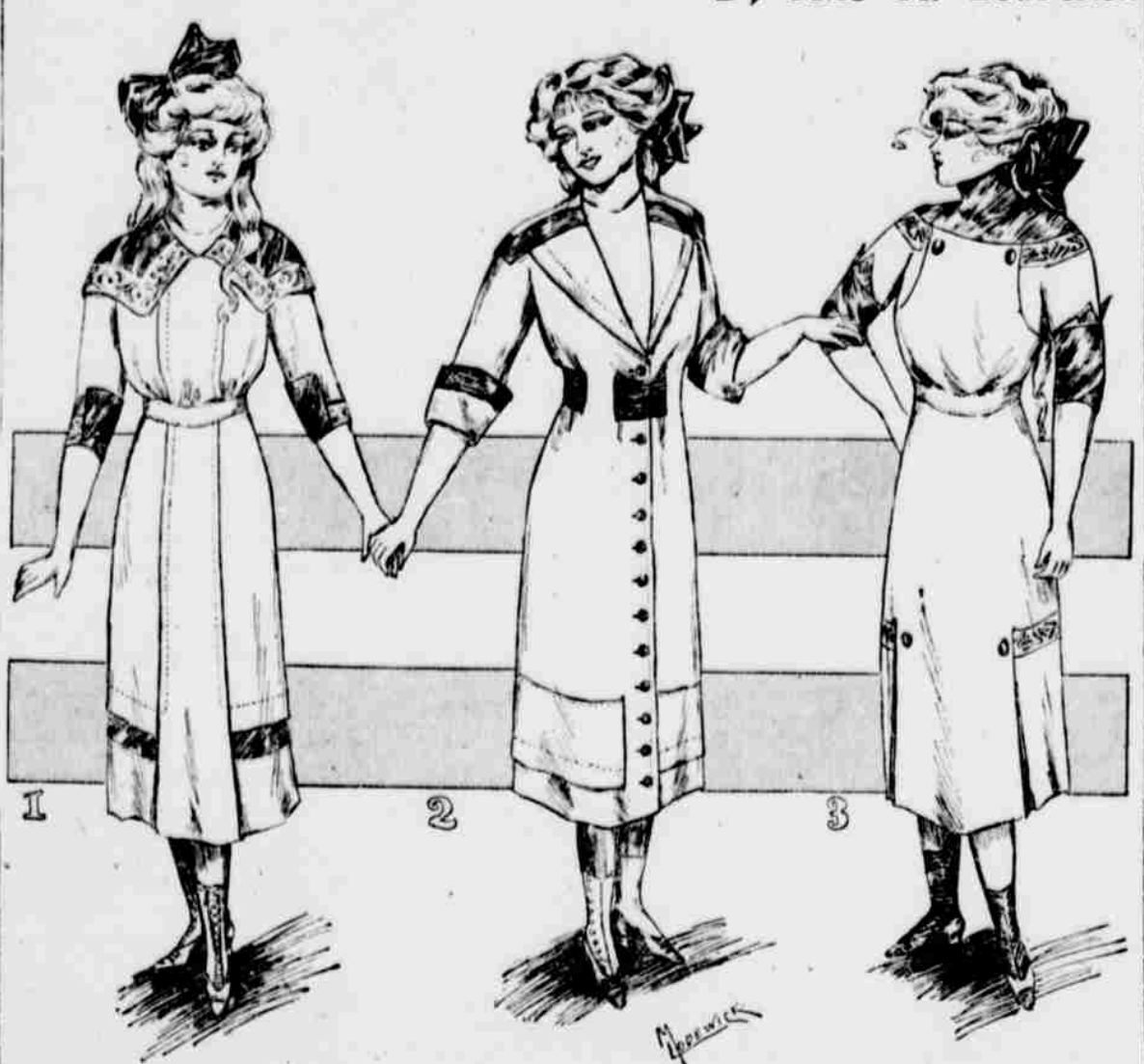
Q. Don't you feel that such an organization as the Fire Insurance Exchange should be under State supervision? A. I have not reached a conclusion as to the answer to that question. I am convinced that for some time such a thing would be a calamity.

Q. Fire insurance is a necessity to the people. Do you think any government should allow a combination of men to control the price of a necessity? A. If the State could do the work as well as the underwriters now do, it would be different. The average rate of insurance in New York is lower than in any other State in the Union.

Q. In all fairness to the citizen who must go to the monopoly for what he needs, should he not have a right to appeal, say to the Superintendent of Insurance? A. In this city he has an

ORIGINAL FASHIONS FOR GIRLS

By Miss M. Loderwick



I. BLUE VELVETEEN DRESS.

Copenhagen blue velveteen dress with a deep collar of black satin edged with a band of hand embroidery; in green, red, dark blue and gold. Turn back cuffs which enclose only half the sleeve are completed with a band of the colored embroidery. Two wide tucks turned in a box plait effect on the waist are extended down the front of the skirt in a panel to where there is a deep tuck. A band of the satin is laid between the tuck and a wide band of the material on the bottom of the skirt.

II. WITH A SAILOR COLLAR.

Dress of pale green broadcloth, opening down the front, with round, black broad buttons. Wide revers in the front switched in a tuck effect come from under a sailor collar which is edged with a band of black silk braid. Turn back cuffs are also edged with the braid. A band of the material starting under the opening in the front near the bottom of the skirt is finished on the lower edge in a deep tuck and stitched on the top to the skirt, continuing around nearly to the front, where it slipped through a slit in the skirt.

III. MADE OF TAN CLOTH.

Tan cloth dress made with a deep yoke of dark brown satin, edged around the shoulders with a band of braiding in dark brown, of which also is made the tiny turn back pieces on the cap sleeve below which is an undersleeve of the satin. The skirt has two plaits in the front, at the beginning of which are the same large brown buttons used on the waist, which also tend to hold in place a band of the braiding which encircles the skirt.

appeal to the rate committee of our exchange.

"But that is only an appeal from Caesar to Caesar," commented Judge Bruce.

Q. What do you think of having brokers licensed by the State? A. That would be all right if they were also licensed by the exchange.

FEARS WINTER, KILLS SELF.

Laborer Was Sick Last Year, Commits Suicide to End It.

Salvatore di Donilio, a pick and shovel laborer, was taken sick at the beginning of last winter and for nearly six months lived in a hospital or on the loaned money of his friends. He had been paying them back with all he could save out of his \$1.75 a day, but was still behind. Yesterday when he saw the first storm of the winter coming he left work very gloomy.

"We will be laid off," he said. "I shall be sick again. I have no family to live for. The world isn't worth staying in."

The landlord at No. 196 Sullivan street, Brooklyn, where di Donilio had a room, found him dead in bed this morning. A revolver lay on the pillow and there was a bullet hole in his temple.

KAISER NEARING PORT.

Crippled German Liner Reports Progress by Wireless.

The North German Lloyd liner Kaiser Wilhelm der Grosse, which lost her port propeller at sea during a storm on Sunday, as was reported in the Evening World last night, is making good progress to this port with her starboard engine.

The big Kaiser reported by wireless that she was 42 miles east of Sandy Hook at 1:40 o'clock this morning and will dock at 2:30 o'clock to-morrow afternoon.

ACTRESS BRIDE OF DISINHERITED YOUTH HURT ON "L"

Bessie Van Ness Mulligan, actress, whose marriage to George H. Mulligan Jr. caused the latter's millionaire father to disinherit him and forced young Mulligan to get a job as chauffeur after a life of luxurious idleness, was taken to her home, No. 207 West Eighty-fourth street, this morning with a broken ankle.

Mrs. Mulligan was attempting to board a downtown elevated train at Eighty-first street and Columbus avenue late last night, when her foot was caught between the side of the platform and the train. She was dragged ten or twelve feet before the guard could get the motorman to stop.

Pain from pain, Mrs. Mulligan was taken to the women's waiting room, where she was attended by Dr. Brewer of J. H. Wood Wright Hospital. The surgeon advised her to go to the hospital, but she refused and was taken home in a taxicab.

According to Mrs. Mulligan, who was accompanied by a friend, Miss Lovett, the guard started the train as she was about to step aboard.

Mrs. Mulligan's husband announced only a few days ago that he had lost his father's friendship and his father's fortune by making her his wife.

\$6,000 JEWELS LOST BY VICTIM OF TROLLEY CAR

Case with Diamonds Disappears from Pocket of Man Run Down on Broadway.

Abraham Ritter, a retired leather dealer, who lives at No. 151 West Eighty-fourth street, reported to the police to-day that he had lost diamonds valued at \$6,000 yesterday afternoon after he had been run down and knocked unconscious by a trolley car at Broadway and Prince street.

Mr. Ritter did not realize his loss until late in the afternoon. He was unconscious for several hours after he was hit by the car and was treated first at St. Vincent's Hospital and later at his home before he recovered sufficiently to realize his loss.

Mr. Ritter says the diamonds were inclosed in a square plush case. There were brooches, pins, necklaces and rings. Since retiring from the leather business, in which he was engaged at No. 640 Broadway until a few years ago, Mr. Ritter has sold diamonds during the month preceding Christmas each year.

After having lunch yesterday Mr. Ritter started home. The diamonds were in a case in his breast pocket. He was talking with a friend when, he says, he was knocked senseless by the car.

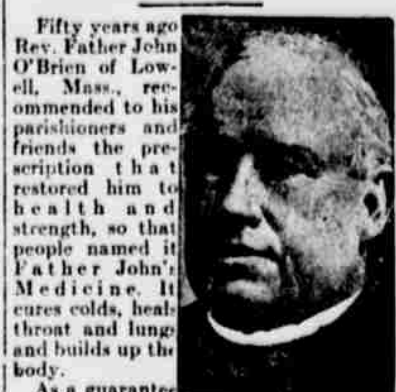
An ambulance carried him to the hospital, and after he was partially revived he was taken to his home in a taxicab, accompanied by his son. He slept for a time after reaching home. Late in the afternoon he asked regarding his case of diamonds.

No trace of it could be found. Mr. Ritter's coat had been torn open at the time of the accident, but he is not able to understand how the somewhat bulky case could have fallen out without some one noticing it.

COMEDIAN GETS VERDICT.

Bernard Bernstein, who left his accustomed comedy for a tragedy role in Justice O'Connor's Supreme Court theatre yesterday, was all smiles to-day when the jury brought in a verdict in his favor for \$1,000 against Jacob Adler, tragedian and manager. Bernstein sued for a whole year's

THE STORY OF FATHER JOHN'S



Fifty years ago Rev. Father John O'Brien of Lowell, Mass., recommended to his parishioners and friends the prescription he restored him to health and strength, so that people named it Father John's Medicine. It cures colds, headache, throat and lung and builds up the body.

As a guarantee that the story of Father John's Medicine is absolutely true, the sum of \$25,000 will be given to any charitable institution if it can be shown otherwise.

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A collection of the very best known makes in America, many of which are very nearly new.

THE LIST INCLUDES:
4 Steinways, 2 Sohmers,
4 Webers, 4 Ivers-Ponds,
2 Knabes, 3 Chickering,
and a variety of other makes.

Several of the above are beautiful Miniature and Baby Grand.
Uprights from \$1,100 to \$1,500.
Grand from \$1,500 to \$2,000.

CONVENIENT TERMS
NEW YORK SALESROOMS FOR
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Tel-Electric Piano Player.
THE TEL-ELECTRIC CO.
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299 Fifth Ave., Cor. 31st St.

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Fifth Avenue, 37th and 38th Sts.

SPECIAL SALE WEDNESDAY

Fur Coats and Furs

For Women or Misses,

Much Below Regular Prices

Squirrel Fur Lined Coats

Full length model of black broadcloth, shawl collar of Persian Lamb or Sable Squirrel. Heretofore \$39.50

29.50

Moire Pony Coats

Full length model, of light weight moire pony skins, broadened silk lining. Heretofore \$59.50

39.50

Locke Squirrel Fur Lined Coats

Full length, Imported Broadcloth, long roll collar of superior quality, Persian Lamb or Black Fox. Heretofore \$79.50

50.00

Fur Trimmed Pony Coats

Full length model, of moire pony skins, collar, cuffs and border of Skunk Opossum fur. Heretofore \$89.50

58.50

French Seal Coats

Full length model of French seal; shawl collar; broadened silk lining. Heretofore \$75.00

45.00

Fur Trimmed Pony Coats

Full length model, collar and cuffs of natural Raccoon or Silver Gray Fox. Heretofore \$98.50

65.00

High Grade Karacul Coats

Full length model of well matched Karacul skins, broadened lining; long roll collar. Heretofore \$145.00

89.50

Fox Trimmed Seal Coats

Full length model of French Seal, pointed fox shawl collar; broadened lining. Heretofore \$135.00

95.00

Real Hudson Seal Coats

Full length models of well matched Chapelle dyed skins, rich broadened linings.

115.00 AND 165.00

HERETOFORE \$195.00 TO \$245.00.

High Grade Persian Lamb Coats

Fourteen highest grade Persian Lamb Coats, 38 to 52-inch lengths, of Leipzig dyed skins.

225.00

285.00

325.00

HERETOFORE \$350.00 TO \$495.00.

Fur Muffs and Neckpieces

Natural Raccoon Scarfs

Large, one skin animal scarf. Heretofore \$14.50

8.75

Natural Raccoon Muffs

Extra large, well matched two skin muffs. Heretofore \$18.50

12.50

Black Lynx Muffs

New half barrel shape muffs of fine black lynx. Heretofore \$59.50

39.50

Black Lynx Scarfs

Large animal shape scarf of fine black lynx. Heretofore \$59.50

39.50

Karacul Head Sets

Pillow muffs and scarf to match. Value \$7.50

5.00

Black or Blue Wolf Scarfs

Long animal shape scarf. Heretofore \$12.50

8.75

Black or Blue Wolf Muffs

Large pillow muffs. Heretofore \$18.50

12.50

Pointed Sitka Fox Muffs

Large pillow shape muffs of fine quality Sitka fox. Heretofore \$59.50

35.00

Pointed Sitka Fox Scarfs

Large animal shape scarf. Heretofore \$59.50

35.00

Persian Paw Sets

Large half barrel shape muffs and novelty neckpiece. Value \$21.50

14.50

Lord & Taylor

Founded 1826

Continue the December Sale

Women's Fur Coats Muffs and Scarfs

—Reliable Furs—

Opportune for Christmas Gift Buyers

Fur Coats

Hudson Seal Coats

\$162.50

Black Russian Pony Coats

\$55.00

Black Caracul Coats

\$75.00

French Seal Dyed Coney Coats

\$95.00

Fur Scarfs

Natural Raccoon, Australian Opossum, Blue Wolf, Persian Lamb and Black Wolf. \$12.50

Fur Muffs

Natural Raccoon, Australian Opossum, French Seal Dyed Coney, Blue Wolf, Black Caracul and Black Wolf. \$12.50

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Pay Nothing Down—No Interest—No Extras!

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Any of the following excellent used Pianos

For to-morrow only. 30 days' free trial in your home. No money down. After proving their worth begin payment of

Only \$1.00 a Week

Sohmer Upright, \$225
This is a full-size fine-toned Sohmer ebony case; we fully guarantee it.

Decker Bros. Upright, \$175
You'll be surprised and astonished at the value this represents.

Wilson Upright, \$135
Modern mahogany case, full size; splendid value.

Lester Upright, \$145
The Lester is one of PHILADELPHIA'S best makes.

Hall & Son, Upright, \$95
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Reinhardt Upright, \$155
A fine little colonial case upright, with sweet tone. Condition excellent.

Jacob Bros. Upright, \$195
Large size, splendid order; great value.

And many other great bargains in exchanged pianos.

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BONWIT, HARRIS & Co.

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A Special Sale of

500 Full Length Cloth Coats

Women's and Misses' Sizes

A special purchase—and accumulation from the regular stock—consisting of this season's most fashionable and best selling models, of chiffon broadcloth, cheviot, wale, basket cloth and Scotch and English mixtures. Regular values \$25.00 to \$35.00

\$15

A Long List of Home, Store and Office Vacancies

REGARDLESS of location, size, arrangement or price you will in all likelihood find the Room, House, Flat, Store or Office you seek advertised "To Let" in TO-DAY'S MORNING WORLD.